

Subventions et
Prêts de l'Etat

Comment ils peuvent vous être utiles

For example

- Under certain conditions, you may secure a government guarantee for a loan to help you to build or buy a new home.
- In the same manner, you may qualify for government assistance to improve your present home.
- When other sources of financing are unavailable, aid may be granted to groups planning to participate in cooperative housing.
- If you are the proprietor of a small business, anxious to expand or modernize but unable to borrow the necessary capital, a government loan or grant could be the answer to your problem.
- As a farmer, you may be able to avail yourself of help to improve your operations, installations, and equipment.
- As a fisherman, you may seek assistance to build or buy a vessel, or to improve your present operation.
- The Canada Council is established to provide practical encouragement to Canadians engaged in the various arts; the humanities and social sciences.
- Direct Health Grants are available from the federal government to support projects of a national character designed to improve health services.
- There are many more, such as
- Professional Training Grants
- to further your education in your own professional field of endeavour;
- of Fisheries and Forestry support
- the
- Industrial Research and Development
- Incentives Act;
- Pharmaceutical Industry Development Assistance;
- and the
- Program for the Advancement of
- Industrial Technology.

For details you may write to Information Canada, 171 Slater Street, Ottawa, Ontario, K1A 0S9, or to the other sources listed in this folder.

Do you qualify for this assistance?

Most people realize that the money they pay in taxes is put to work for all of us. We know, for example, that it goes to pay for public health measures, the education of our children, to maintain our highways, for the protection of our rights, and to keep us strong among the nations of the world.

But there is another use for government funds with which many of us are less familiar. This is the considerable share of our national budget which, through grants and loans, supports worthy activities aimed at improving the quality of life in Canada. Every year large sums of money are given or lent to individuals, groups or organizations for worthwhile undertakings which could never be accomplished without them. Much of this help is personal in nature, much is devoted to broader objectives such as research, cooperative housing, and aid to small businesses. You owe it to yourself to learn about these many sources of financial assistance, and how they may apply to your own needs and aspirations.

This folder provides some basic information, and indicates where you should turn for detailed guidance.

Avez-vous droit à cette aide?

Que l'argent des impôts serve au bien commun, voilà une notion généralement reconnue. On sait par exemple qu'il défraie les mesures de santé publique, l'éducation de nos enfants, l'entretien des routes et la protection de nos droits. Il permet encore au Canada d'occuper la place qui lui revient sur le plan international.

Il est un autre usage moins connu des fonds de l'Etat. Nous voulons parler de la part considérable du budget national qui, sous forme de subventions et de prêts, encourage les initiatives susceptibles d'accroître la qualité de la vie des Canadiens. Chaque année, le gouvernement donne ou prête à des particuliers, à des groupes ou à des organismes d'importantes sommes d'argent en vue de réalisations désirables mais qui ne viendraient pas le jour sans l'aide de l'Etat. Si une grande partie de cette aide répond à des besoins d'ordre personnel, une autre sert à des buts plus vastes tels que la recherche, la construction de coopératives d'habitation, l'assistance aux petites entreprises. Vous avez avantage à vous renseigner sur les nombreuses sources d'aide financière et sur la façon dont elles peuvent satisfaire à vos exigences et à vos aspirations.

Le présent dépliant fournit un certain nombre de renseignements essentiels et indique les endroits susceptibles de vous procurer l'aide voulue.

Par exemple

Dans certaines conditions, on peut obtenir que le gouvernement garantisse un emprunt destiné à la construction ou à l'achat d'une nouvelle maison.

- De même, on peut obtenir l'aide du gouvernement pour améliorer sa maison.
- A défaut d'autres sources de financement, des groupes voulant former une coopérative d'habitation peuvent obtenir l'aide de l'Etat.
- Si vous êtes propriétaire d'une petite entreprise que vous désirez développer ou rénover et que vous ne parvenez pas à trouver les capitaux nécessaires, une subvention ou un prêt du gouvernement pourrait résoudre votre problème.
- Si vous êtes cultivateur, il est possible que vous puissiez obtenir de l'aide pour améliorer votre exploitation, vos installations et votre matériel.
- Si vous êtes pêcheur, vous pouvez demander de l'aide pour construire ou acheter un bateau, pour améliorer votre exploitation actuelle.
- Le Conseil des Arts du Canada a pour but d'encourager d'une manière pratique les Canadiens qui se consacrent aux arts, aux humanités et aux sciences sociales.
- Le gouvernement fédéral offre des subventions directes à l'hygiène pour soutenir les initiatives d'envergure nationale visant à l'amélioration des services de santé.
- Il existe plusieurs autres formes d'aide, notamment les subventions à la formation professionnelle, aux fins de perfectionnement dans un domaine donné;
- L'aide du Ministère des Pêches et Forêts à la recherche universitaire;
- la loi stimulant la recherche et le développement scientifiques;
- l'aide au développement de l'industrie pharmaceutique;
- et le programme pour l'avancement de la technologie.

Pour plus de détails, on peut écrire à Information Canada, 171, rue Slater, Ottawa (Ontario), K1A 0S9 ou aux autres adresses indiquées dans ce dépliant.

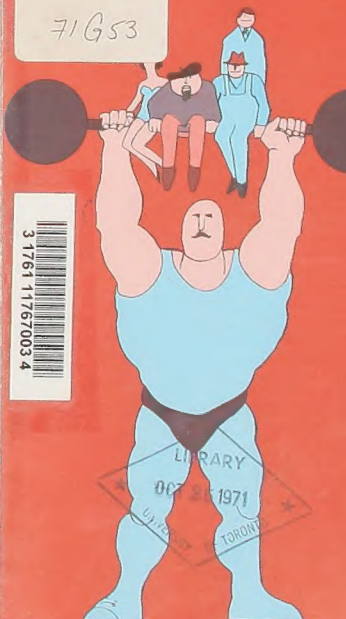


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Government Grants and Loans

and how they may be of help to YOU

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un programme d'aide
sensibles pour le travail social. Dans ce cas, les sub-
ventions sont accordées aux ministères provinciaux
de bien-être, aux agences de bien-être, consistant
dans la recherche et l'achat de logiciels de formation
des travailleurs sociaux ainsi qu'à d'autres interven-
tions, y compris la formation professionnelle dans ces
domaines. Il existe en outre diverses formes d'aide
financière accordée aux jeunes qu'il s'agisse d'élèves
d'écoles de placement ou d'élèves de collèges de la
province. Les services de placement sont offerts à tous les jeunes
de la province et sont financés par le ministère de la
Santé nationale et du Bien-être social.

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Rénovation domiciliaire

Coopératives d'habitation

could profitably be expanded or modernized, or you may be planning to start one, but have been unable to arrange the necessary financing through the usual channels. If so, there are still possibilities which may be of help to you.

• The federal Department of Finance may underwrite a loan, up to \$25,000 to help you improve your enterprise, whether you are engaged in manufacturing, the wholesale or retail trade, or conducting a service type of operation. It will be necessary, of course, to supply evidence that applications for loans for this purpose have been turned down by recognized private lending agencies. Full information on Small Business loans may be obtained by writing to the Department of Finance, Ottawa, K1A 0G5.

• You might even qualify for an outright grant from the government under the cost-share federal and provincial programs. For this purpose you should write to the Regional Economic Expansion Department, Ottawa, K1A 0M4.

Farm and fisheries loans

If you own a farm or hold a tenancy on one, you

- a loan, at least four out of five of the dwellings must be owned and occupied by members or shareholders of the group. As with home loans, evidence must be supplied that a loan application has been turned down by two recognized private lending organizations if the application for loan is made to CMHC.
- All members of the group are required to present proof of sufficient annual income to meet monthly payments to cover repayment of principal, interest, and other costs.
- Other special programs under the National Housing Act provide assistance for housing for low-income families and elderly persons, students, and for municipal sewage treatment projects and urban renewal.
- Your local *Central Mortgage and Housing Corporation* office will be glad to supply you with full details.

- **Additional, repairs, and alterations** on your house or apartment house project may be financed up to the amount of \$4,000 for a family dwelling, or the basic \$4,000 plus \$1,500 for each additional unit in the case of a multiple-family structure. Home improvement loans are repayable up to a period of ten years. They are generally available through chartered banks.

Cooperative housing

A National Housing Act cooperative housing loan enables a number of people to form a group to obtain good housing for its members, and take advantage of lower material and labour costs through

Normal term for repayment would be 25 years, though under special circumstances the term might be stretched to 40 years. The year's total of monthly payments, covering repayment of principal, interest and payment of taxes, must not exceed 27% of your annual income.

- Loans are also available for the purchase or improvement of existing houses. Your nearest CMHC office is there to advise you without charge.

Home improvement

Short-term loans are available under the National Housing Act to help you improve your present home or multiple family dwelling. NHA Home Improvement loans can cover just about anything, including plumbing, heating systems, driveways, sidewalks,

trished two ways for lending money for new home purchase or construction. Banks, life insurance companies, caisses populaires, and other recognized lending institutions generally perform this service. But there are many people who, having been unable to obtain such financing, may be helped by Central Mortgage and Housing. CMHC loans are designed to assist low-income families or individuals, including the elderly, and those who live in rural or remote parts of the country where there are few private loan sources.

- To obtain consideration for a CMHC loan all that is necessary is to provide particulars, together with written evidence that two approved lenders of the type mentioned above have refused your application.
- Three factors determine the amount of a CMHC loan:

Industrial Technology, which supports technological development of new products and processes. For qualifying conditions you may write to *P417 Program Office, Department of Industry, Trade and Commerce, 112 Kent Street, Ottawa, Ontario, K1A 0H5*. Companies incorporated in Canada may benefit from Industrial Research and Development Incentives. More information may be obtained from the *IRDI Program Office, Department of Industry, Trade and Commerce, Ottawa*.

For example, the *Pharmaceutical Industry Development Assistance, Fisheries and Forestry Support University Research, and Professional Training Grants*.

The projects and opportunities described in this folder are illustrations of the manner in which a substantial portion of the money you pay in taxes is being used to encourage Canadian talent and capabilities, to the end that all of us may benefit.

As a central source of information, you may write to *Information Canada, 171 Slater Street, Ottawa, Ontario, K1A 0S9*.

board program of fellowships and grants. Specialized juries select candidates from applications. The fields covered include the performing arts, the visual arts, authorship, music, and multimedia creativity. Assistance may be in the form of awards, bursaries, short term grants, travel grants, or project cost grants. There are group project grants as well. In addition, under the heading of Aid to the Humanities and Social Sciences, a number of grants and fellowships are available to chosen applicants. The terms and conditions under which the various types of assistance may be sought may be obtained by writing to Canada Council, 140 Wellington Street, Ottawa, K1P 5V8.

The Canadian Film Development Corporation was established by a government Act in 1968 "to foster and promote the development of a feature film industry in Canada". The CFDC makes loans to, and invests in, the production of films "on the basis of significant creative, artistic and technical content". The Corporation also provides grants to film-makers and film technicians residing in Canada to assist them in improving their craft; makes awards for outstanding accomplishments in the production of Canadian feature films, and advises and assists producers in distribution and administrative functions. For further information, please contact the Canadian Film Development Corporation, Montreal, or write to Information Canada, Montreal.

For 30 years or more, complete information regarding grants and other forms of incentive assistance may be obtained from the *National Health Grants Directorate*, Department of National Health and Welfare, Ottawa, K1A 0K9.

A similar program of support is available in the fields of welfare and social work. Here, grants are made to provincial departments of welfare, to welfare agencies for research projects, to schools of social work, and to other institutions for professional education in these areas. There are also various forms of direct aid to qualified individuals, such as scholarships in social work and fellowships in welfare research. You may write to the *Department of National Health and Welfare* for details concerning these and other supporting measures.

financing installations and the like. In such cases commercial fishing must be your principal occupation. In both cases periods allowed for repayment would vary according to the type of expenditures. Full information may be obtained from your nearest office of the federal *Department of Finance*.

Health and welfare grants

A great many government grants are available under this general classification. They constitute direct financial assistance to projects of a national character. Included, for example, are grants for health care research, the development of new techniques and of new health care programs. There are training grants for qualified individuals. Health education and research centres may nominate promising candi-